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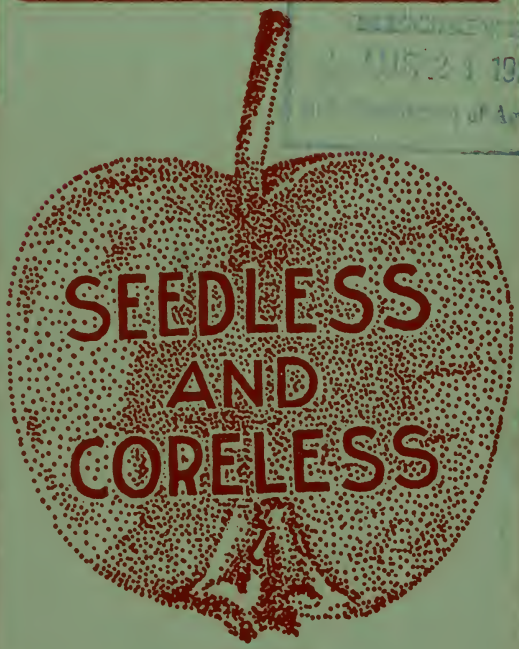
The World's Greatest Discovery in Horticulture

The Spencer Seedless Apple



TRADE MARK

The Spencer Seedless Apple Co.
Baltimore, Md., U. S. A.

THE SPENCER SEEDLESS APPLE CO. OF BALTIMORE CITY

(INCORPORATED)

A. R. L. DOHME, President and Treasurer HENRY BLUMNER, Secretary
GEORGE BLUMNER, Vice-President and General Manager

Office: 505 AMERICAN BUILDING, BALTIMORE, MD.
Nurseries: CHASE, MD.

THE SPENCER SEEDLESS APPLE

The seedless apple, like the seedless orange, is finally a substantial commercial product and within but a few years the world will have adopted it. As did the seedless orange, so will the seedless apple take its place in the markets of the world, not because it is a novelty, but because in its use a saving of at least one-fourth is realized. It has been developed after years of experiment, and preparations are now about perfected to place the completely developed product on the market.

BY WAY OF COMPARISON

When the seedless orange first appeared it was bought as a curiosity, many believing that fruit without seeds was impossible. But from the time the first seedless orange was eaten, and its advantages appreciated, the old "seed orange" was doomed. Since that time the number of seedless oranges on the market has constantly increased, until it is now difficult indeed to find one of the seed variety.

What has happened in the orange market will happen in the apple market, and for still stronger reasons.

The seeds in the orange were merely in the way, but beyond doing away with this disagreeable feature there was nothing gained in the development of the seedless orange; there was no waste saved.

A commercial apple without seeds is a wholly different proposition. It has not only eliminated the disagreeable feature of seeds, and the hard seed pockets, but fully one-fourth more of the apple (the core that is now thrown away) can be utilized. It is in this saving that the real superiority of the seedless apple is found. That there is no core to cut out and throw away is an advantage that can not be over-estimated, and those who use them will appreciate the fact that in a barrel of seedless apples there are, for all practical purposes, one-fourth more than in a barrel of ordinary apples.

HISTORY OF THE APPLE

When the seedless orange appeared as a commercial product, Mr. John F. Spencer of Grand Junction, Colorado, reasoned that if it were possible to secure such a result with oranges, it should also be possible to produce good commercial seedless apples. He first succeeded, in his experimental orchard, in getting five trees that bore apples without seeds, but the fruit, generally speaking, was of medium quality. From these five trees he began budding and grafting, and using other means known to men of his vocation, to determine if these trees would reproduce themselves, and at the same time improve the general qualities of the fruit. As a result he produced trees that are now four, six, and eight years old, and they all bear seedless apples of excellent quality and flavor, but it required ten or twelve years of patient labor to bring this about.

Such is the history of the Spencer Seedless Apple down to the present time. The history of the future is in the making, and from the thousands of letters which we are receiving from all over the civilized world it is evident that the public appreciate its advantages and are now availing themselves of the opportunity to purchase trees of the SPENCER SEEDLESS variety.

THE FUTURE OF THE APPLE

In the future of the seedless apple is foreseen a repetition of the history of the seedless orange. If work and energy can make success, the future of the SPENCER SEEDLESS APPLE will be even brighter than that of the seedless orange, as the advantages of the former are much greater. The apple market is world-wide, apples are raised in every country and in every climate; oranges are grown only in the tropics, and are a luxury; apples are a necessity and are becoming more so every day; there are barrels of apples sold where there is one orange sold. There are millions of apple trees sold every year throughout civilization, and there are billions of them in the orchards of the world.

From the Spencer Seedless apple trees in the Company's orchards at Grand Junction, Colorado, is originating the future supply for all the world.

The Spencer Seedless Apple Company has sub-companies organized throughout the United States which will control the raising and selling of the Spencer Seedless apple trees in all apple growing sections. As these companies are allowed to sell trees only in their own particular territory, in the purchase of trees from your home company you will secure only home grown trees, or trees that have grown in your particular climate, and, therefore, acclimated. Thus all the trees our Company is offering for sale being about 100,000 two year old trees have been

raised, budded and grown in our Seedless Apple farm at Chase, Baltimore County, Md., on the Pennsylvania R. R. about 15 miles from Baltimore, and they are hence acclimated to Maryland, Virginia, West Virginia and District of Columbia, the section in which we will sell all our trees.

In addition to the sub-companies in the United States, which will raise and sell these trees, there have already been sub-companies organized in foreign countries, and there will be many more organized in the near future.

DESCRIPTION

A striking peculiarity of these trees is their lack of blossoms. Scientifically speaking, of course, there is a blossom, but the petals which comprise the flower of the common apple tree are entirely absent, the only resemblance to the blossom appearing in the form of several small green leaves, which grow around the little apple and shelter it. This green bud which appears on the seedless apple tree resembles the blossom on the common apple tree if the petals (flower or bloom) of the latter were removed. A sectional view of this little green apple shows even as much difference from the ordinary apple bud as is shown in the sectional view of the ripened fruit.

This bud, or abnormal blossom, contains but a small quantity of pollen, probably not over one-twentieth of the amount that is on the common apple blossom and to this, together with the fact that the abnormal flowers

seldom have any stamens, the pistils therefore not being pollenated, is attributed the seedless character of the apple.

In support of this statement, we quote from an article in "American Gardening," written by Professor L. H. Bailey, on the seedless apple: "The seedless character of the apple is due to the fact that the abnormal flowers seldom have any stamens. The pistils, therefore, are not pollenated. When trees of other varieties grow near, these may pollenate the flowers of the seedless apple, which may than bear an occasional seed." But the reproductive characteristic having once been destroyed, a seed in one of the apples can only appear as the result of contamination or fertilization by reason of its coming in contact with a seed variety, which contamination, however, in no way affects the apple tree, but only the particular apple so fertilized.

The apple very much resembles the seedless orange in that the meat is solid and there is a slightly hardened substance at the so called "blow end." The latter feature has almost disappeared in the orange, however, and it is less noticeable in the apple on the last generation of trees now in the company's orchard, and occasionally an apple is found with that feature nearly eliminated. Everything indicates that it is only a question of time when it will have disappeared.

The apple will average in size with the Jonathan, contains as much juice as the ordinary apple, and is strictly a winter variety.

As this apple is an entirely new and distinct variety we call it "THE SPENCER SEEDLESS."

In color the apples are red, when fully matured, with yellow "strawberry dots."

The meat is very firm and hard, and it is one of the very longest keepers grown. The trees have a hard, smooth bark and stand the cold weather better, if anything, than the ordinary varieties. Early and late frosts have never had any effect on the fruit bearing qualities of these trees. They are very prolific bearers, strong and hardy, and will bear fruit in any climate where apples are grown.

We found, by budding and grafting, that the farther removed from the original five trees, the larger and better the fruit became, and the SPENCER SEEDLESS APPLE has now reached the highest state of perfection as a commercial fruit.

We do not claim this to be the best apple in existence, although it has been stated by competent judges to be equally as good as the Winesap, Jonathan, Baldwin, and various others of the better varieties, but we do claim that it is equal in keeping and shipping qualities to the Ben Davis (which is known as an exceptionally good

THE SPENCER SEEDLESS APPLE
(NAVEL OR BLOW END).

THE SPENCER SEEDLESS APPLE
(CROSS SECTION).

shipper) and as good or better than several other standard varieties now being raised for commercial purposes, and the fact of its being seedless and coreless gives it an infinite advantage over any other apple.

TO THE FRUIT GROWER AND PURCHASER OF SEEDLESS APPLE TREES.

It is our intention to make every person in the country, in the world in fact, acquainted with the advantages of the seedless apple. When we have accomplished this, no fruit grower can afford to be without seedless apple trees; neither will it be possible for commission men and grocers to ignore the demand for seedless apples that will follow.

There is a saving of about twenty-five per cent. in the seedless apple, owing to there being no waste, except the peeling, and this alone is worthy of consideration by all consumers of apples. The importance of this fact can not be over-estimated when it comes to evaporating and canning the fruit; also for hotel and restaurant trade, as well as for family eating and cooking, the absence of seeds and seed pockets is a great convenience, and there is a saving to the housewife in preparing these apples for use, which must not be overlooked. When the economy in using the seedless apple is once appreciated by the public there will be no others sold. The fact of its being an extraordinary long keeper will bring it into the market in the spring when apples always bring the highest price. To horticulturists and fruit growers it is the coming money-making product of the world.

REASONS WHY YOU SHOULD PLANT SPENCER SEEDLESS APPLE TREES

No core	**Beautiful color**
No seeds	**Good commercial size**
Late keeper	**No bloom, consequently frost proof**
Perfect flavor	**Twenty-five per cent. more solid meat**
Winter variety	**Profitable for canning and evaporating**

SAFEGUARDING THE PUBLIC AGAINST FRAUD

Beware of the man who claims to be selling seedless apple trees and can not show samples of the fruit. Every agent or salesman soliciting orders for the Spencer Seedless Apple companies throughout the world is supplied with samples of the Spencer Seedless Apple, either fresh, evaporated or in jars, so that the public may have the

SPENCER SEEDLESS APPLE
(FROM PHOTOGRAPH).

opportunity of examining and satisfying themselves as to the merits of the fruit before they order their trees.

Agents are also provided with certificates, signed by the President and Secretary, bearing the seal of the state company they represent, authorizing them to solicit orders for SPENCER SEEDLESS APPLE trees at two dollars each.

When ordering you are requested to see that the agent makes three copies of your order, which you will sign, one to be delivered to you and two being retained by the agent, one of which he will forward to our office and immediately upon receipt of same we will mail a notice to you showing that your order has been placed on file and credit given you for advance payment made to agent. **Failure to receive such notice should be reported to us at once.**

In case no agent has been assigned to cover your territory your order will receive prompt attention if mailed direct to our office.

All goods will be shipped f. o. b., Chase, Md.

Each and every tree shipped is guaranteed to have been budded with the stock of buds of the Spencer Seedless Apple Co., of Grand Junction, Col., the parent company of all the other companies of same name in the United States and foreign lands. The nurseries of the Spencer Seedless Apple Company of Baltimore are at Chase, Md., 15 miles north of Baltimore, on the Pennsylvania R. R.

A cordial invitation is herewith extended to one and all who wish to inspect our stock of about 200,000 apple seedlings, which will be ready for shipment this coming fall. If our manager, Mr. Geo. Blumner, at Chase, is notified of your coming, he will be only too glad to meet you with team at the station on your arrival and carry you back to station when desired.

Any errors made in shipping apple trees, we will promptly rectify as soon as we are notified by the purchaser.

All our seedless apple trees shipped by us will be tagged by our official tag containing the seal of our company and purchasers can thus assure themselves of the genuineness of the trees.

For further information address:

The Spencer Seedless Apple Co. of Baltimore City

505 American Building

Baltimore, Md.

To show that the markets of the country are demanding the seedless apple and will pay fancy prices for it, we append copies of a few of the many letters we are receiving from fruit dealers and others:

WEST VIRGINIA HORTICULTURAL SOCIETY
Office of President

Martinsburg, W. Va., Nov. 15, 1905.

Mr. W. B. Scheu, Gen'l Mgr.
Spencer Seedless Apple Co., Grand Junction, Col.

Dear Sir:—I have carefully examined the samples of the SPENCER SEEDLESS APPLE which you kindly submitted to me on October 15, 1904, and although I was naturally rather doubtful as to their being seedless, I was firmly convinced upon thoroughly examining them that they are not only seedless, but also coreless and possess a high commercial value as a marketable fruit. I was also much impressed with the fact that your apple has every indication of being a splendid winter keeper.

I am convinced that you have a fruit which will revolutionize apple growing all over the world, and that a mere display of the fruit will convince the most sceptical of the truth of your claims.

Yours very truly
ALEX CLOHAN,
Pres. W. Va. Horticultural Society

STEINHARDT & KELLY
Contractors for Subsistence Supplies and Export Merchants
101 Park Place

Mr. John F. Spencer, New York, April 10, 1904.
Grand Junction, Col.

Dear Sir:—As we are the largest handlers of high class fruit in this city, and, as we make a specialty of supplying the finest trade in this country and Europe, noting your success in growing a seedless apple, we are anxious to have you communicate with us at once.

Should you have any seedless apples on hand, we should be pleased to have you send us a consignment by express, leaving the price entirely to you. You may send this fruit C. O. D. at our expense and we will assure you that this fruit will be distributed at once among the very finest trade in the city.

Hoping to hear from you at once, even if your consignment is only a very small one, we beg to remain

Sincerly yours
STEINHARDT & KELLY.

E. P. LOOMIS & CO.
95 Barclay Street, New York City

Mr. John F. Spencer, New York, March 16 1904.
Grand Junction, Col.

Dear Sir:—I have just read an interesting article in the New York Sun of to-day, March 16th, that you have succeeded in growing a seedless apple, which is grown somewhat on the principle of the navel orange. We have for a good many years made a specialty of fancy apples and handle the great majority of the apples grown in Oregon in boxes which are among the finest grown in the country. We should be very much pleased to sell your seedless apples for you on this market put up in boxes, each apple wrapped in paper.

We believe that they would bring a very high price here. We have as our customers the high-priced fruiterers who supply the Fifth Avenue trade with fancy apples. We believe that if you have succeeded in growing these apples without seeds and still of fancy quality that they would bring a very high price on this market. I wish you would write me further about them so that by next fall, when possibly you may have a quantity of these apples for market, we can arrange together to sell them for you or to buy them from you.

Yours very truly,

E. P. LOOMIS & CO.

E. P. LOOMIS & CO.
Wholesale and Commission Merchants, Apples, Potatoes & Onions,
95 Barclay St.

Spencer Seedless Apple Co., New York, April 14, 1905.
444 Prudential Bldg.
Buffalo, N. Y.

Dear Sir:—Yours of April 13th at hand. These seedless apples would sell at high prices next fall if you could obtain any, as a curiosity for the windows of the best fruiterers in New York. Such sales would, I think, help you in selling the trees and I recommend your shipping some of them for that purpose.

Yours very truly,

E. P. LOOMIS & CO.

STEINHARDT & KELLY
Contractors for
Subsistence Supplies and Export Merchants
101 Park Place

Spencer Seedless Apple Co., New York, April 17, 1905.
Buffalo, N. Y.

Dear Sir:—We have the honor to acknowledge receipt of your letter of the 13th inst., and desire to advise you that you are right in thinking that we do not handle the trees, but simply the fruit. We have had, however, a number of people stopping in and asking us where they could buy the trees and up to now we have always referred them to your company in Grand Junction, Colorado. From now on, however, we shall take pleasure in turning whatever enquiries we shall have in the future right over to you. Thanking you, we beg to remain, Sincerely yours,

STEINHARDT & KELLY.

THE AMERICAN INVENTOR
Engineering Building, 114-118 Liberty St., New York
Published on the first of every month
$1.00 a year, 10 cents a copy

Mr. E. L. Green, May 8, 1905.
Spencer Seedless Apple Co.,
Grand Junction, Col.

Dear Sir:—I beg to advise you that I met your Manager, Mr. W. C. Scheu, at the Hoffman House, this city, and he extended to me the courtesy of inspecting specimens of the seedless apple. When I first heard of this seedless variety of apple, I was somewhat dubious as to its commercial possibilities, but after thoroughly going into the subject and personally inspecting a number of apples, I beg to state that I find the Spencer Seedless Apple to be a commercial fruit of great value in appearance, size and keeping qualities, as well as being free from seeds.

In the New York markets at this date one will find but few apples in a good state of preservation aside from the russet varieties, but the Spencer Seedless Apple I find to be in perfect condition.

In former communication we requested you to send us a photograph of your orchards. Would you be so kind as to comply with this request, as we may later on publish a subsequent article in our columns.

Very truly yours,

THE AMERICAN INVENTOR,
George Calvert, Editor.

Following are extracts from the public press showing the interest created by the SPENCER SEEDLESS APPLE:

The "Scientific American," Feb. 4th, 1905, says:

"Everyone is familiar with the seedless or navel orange, but the seedless apple is a new fruit on the market.

This marvelous improvement in the common apple, fulfilling in letter as well as in spirit the jest of the schoolboy who proclaimed that "there ain't goin' to be no core," would seem to indicate that the new apple will eventually monopolize the markets of the world, for reasons which the appended data clearly point out.

By way of illustration, it may be said that the seedless and coreless apple follows closely the analogue presented by the seedless orange, and is in fact a prototype of the latter. When the seedless orange was introduced to the public it was regarded in the light of a horticultural wonder, for if there were no seeds, by what uncanny method was their kind propagated?

Shrouded in mystery such as this, it required some little time for the matter-of-fact virtues to impress themselves and the real merits of the fruit to become known; but when once eaten, its subtle qualities were forgotten, and its advantages were quickly appreciated, and from that day to this the old-fashioned variety, with its multiplicity of seeds, has suffered severely, having been almost driven from the market, and left all but out of the race. Now let us ascertain the real difference between the two varieties of the orange, as the comparison will serve a useful purpose when the old and the new species are being similarly considered. The reason that seedless oranges are universally preferred to those that contain ovules is not because any saving is effected, but simply that the seeds are in the way. The ordinary apple presents a wholly different aspect, for the seeds are enclosed in hard pockets that represent at least one fourth of the apple, and which can not be utilized in any way as an article of food, whereas in the seedless variety these disagreeable features are entirely eliminated.

. . . . . The beginning of the seedless apples dates back only a few years, and therefore its history is very brief. All the credit for the propagation of the apple thus far belongs to Mr. John F. Spencer of Grand Junction, Colorado, who struck with the success of the seedless orange, believed that similar results could be obtained with apples.

After years of experimental research he succeeded in producing five trees that bore seedless, coreless, and wormless apples, and from this little group there has budded two thousand more trees, which at present constitute the entire seedless apple stock of the world, and from these two thousand trees all the rest of the world must be supplied.

. . . . . The apples which are of a beautiful dark red color with strawberry dots, are of a goodly size and have a flavor similar to the Wine Sap.

The "New York Farmer" says:—

"The seedless apple as a commercial product is assured, and in all probability will, in a short time revolutionize the apple industry to the same extent that the seedless orange has monopolized the markets of the world."

Sampson Mergen in "Nineteenth Century," Dec., 1904, says:—

"Why should we not possess a coreless and seedless apple, since the seedless orange is unquestionably the largest, most expensive and best fruit of its class? The brief announcement that has been made in the press respecting the Spencer Seedless Apple has already created some stir in the fruit trade circles. I have received communications from the leading producers in the four kingdoms on the continent, and in several of our colonies, relative to the claims of this wonderful apple. I am enabled to write reliably upon the subject, my information coming personally from the originator of the seedless apple trees. Already the newcomer has been assailed by critics interested in the sale of seedy forms of fruit. But the seedless apple must be judged upon its merits . . . When the coreless apple is cut through the centre of the eye to the stalk, core lines and carpels can be faintly traced. It may be argued from this that the fruit has been started from a rudimentary flower. But the corelessness and seedlessness of the novelty is beyond question. The carpels being the seed cells, if there are no seeds there can be no need for carpels. As the apple matures and develops these core lines become absorbed into the flesh."

The "American Inventor" April, 1905, says:—

"One of the most remarkable developments made in fruit culture in recent years is the seedless apple, which has been lately introduced to the public by a prominent Colorado fruit grower. This product is the result of about twelve years of constant experimenting on the part of its creator, Mr. John F. Spencer.

Prof. Alex. Clohan, President of the West Virginia Horticultural Society, and J. F. Moore, Manager of the Fruit Growers' Association, are sponsors for the new fruit, and they endorse the following account of it: When the navel orange appeared, Mr. Spencer argued that if it were possible to secure a seedless orange which retained its fine flavor and original juiciness, there was no reason why an equally successful coreless and seedless apple could not be developed. He began experimenting, saying nothing to anyone until he had five trees to show, which in the proper season bore seedless fruit, and from this nucleus have been budded the 2,000 trees which stock the Colorado orchard, and which constitute the Spencer seedless apple stock of the world. From these 2,000 trees the rest of the country and the foreign growers must stock their nurseries."

An apple without seeds is as valuable as nuts without shells, when they are sold by weight at the same price. It not only is without the disagreeable feature of seeds and hard seedpockets, but fully one-fourth more of the apple can be eaten. Careful estimating shows that only three-fourths of a peeled apple can be consumed, the remaining one-fourth being wasted in the core. It is in this saving that the marketable superiority of the seedless apple is found.

To those who eat them, it is indeed, pleasant to bite into a luscious, ripe apple and find no seeds and no hard seed pockets . . But to those who desire to preserve the apple, make it into a jelly, or even to evaporate the fruit, a great saving of time is noticed in using the seedless variety.

But to return to the apple itself and to its tree: In color the fruit is a dark rich red, with small yellow dots, termed "strawberry marks" by Mr. Spencer, sprinkled over its surface. It is strictly a

winter variety, not being ready for the market before the last of October, and in flavor compares favorably with the Wine Sap, and is a better keeper and shipper than the Ben Davis, the skin being smooth and firm, but not undesirably tough. At first the fact that the species of seedless apple now being cultivated is a winter variety might seem to lessen its value to growers in the North, but this fruit has other strange features besides its lack of seeds.

Go in the springtime into an orchard where the seedless apple is grown exclusively, and there will be no fragrance of blossoms, no white shower of petals as the breeze stirs the branches. Not a blossom in sight and yet the trees are preparing to bear fruit, just as are the other varieties in neighboring field. The navel apple tree does not blossom; therefore, a late frost does not in any way interfere with the development of fruit. This makes the raising of seedless apples a great deal surer thing than the growing of the old varieties."

The "New York Times," March 29, 1905, says:—

"It is not likely that the fruit growers will look with particular favor upon the general introduction of the coreless, seedless apple. If it shall prove as successful as the more enthusiastic pomologists now believe, it will undoubtedly mean a revolution in orcharding, and the man who is content to abide by the old style fruit tree will find himself left in the market. Should the seedless apple be generally introduced it would mean the necessity for regrafting all existing apple trees and would entail an enormous amount of work and great expense.

Only a few years ago the navel orange was a great rarity. To-day very few of the seed oranges are offered in the market. Nobody wants them if the seedless variety can be obtained. Undoubtedly it will be the same thing with the new variety of apple, and the grower who gets in on the ground floor will be the one who will profit by the change."

"Forty-four years ago Anthony Trollope, voyaging along the upper Mississippi, recorded in one of the riparian States that the friendly natives gave him the best apple he had ever eaten. Inasmuch as they did not advertise his opinion, nor did the American export begin for a long time afterward, it was local pride alone that was involved in comforting the British tourist with apples. The American fruit grower has since learned more about the art of advertising, and westward the course of American fruit has taken its way. Some master of his art represents the Colorado apple growers in London, putting a big seedless apple in a plush lined case. It was conveyed to King Edward and the monarch proved singularly facile. The agent tempted him and he did eat. Nay, more, the agent's winning ways ought to commend him for the bad eminence of American agent for the worst champagne imported from France, whichever that may be, as being the most in need of his "bush." For he has actually elicited a cable dispatch from the King to the grower to the effect that the apple was the best the King had ever tasted.

We have no reason to doubt either the genuineness or the good faith of the dispatch. But given the best apple the King ever tasted, high diplomatic qualities must have been employed to elicit from him a public and available avowel of that fact. The least the grateful grower can do is to keep the royal bin filled with his best free of charge, relying for his reimbursement upon the nobility, gentry, and commonalty of the United Kingdom, who will assuredly after this certificate, absorb his entire crop at high prices. The Colorado melon is the product of the Colorado fruit grower's skill and the geniality of his irrigated soil which New Yorkers know best. If his apples are as good of their kind, the fruit crop of the State will so outdo its mineral wealth in importance as to remove forever the silver question as an issue from the Colorado politics."

"New York Herald," March 12th, 1905, says:

"Why should we not possess a coreless and seedless apple, since the seedless orange is unquestionably the largest, most expensive and the best fruit of its class obtainable? The new apple, which is both coreless and seedless, was introduced by an old fruit raiser. For twelve years he experimented to obtain the fruit. As the result of seeking to secure the seedless apple, a blossomless tree has been developed. . . . . The importance of such development is apparent. The cold spells do not affect the fruit, and the apple grower has little to fear from late spring frosts, which in most years do much harm on the fruit farm.

There are now 2,000 of these coreless apple trees available for propagation to supply the orchards of the world. It is estimated that by 1906 2,500,000 of these trees will be put upon the market. For domestic use a coreless apple will commend itself to every housewife in the country. For evaporating purposes it would prove invaluable."

"The horseless carriage, the trackless trolley and the seatless car are things we have grown accustomed to, but the seedless apple is a new discovery placed upon the market for our delectation.

The new variety is destined to do for the apple what the seedless species has done for the orange, and more, for in the former not only are the seeds eliminated, but there is no core, and a saving of at least twenty-five per cent. of the apple is thus effected."

Harper's Weekly, April 22, 1905, page 563 says editorially:

The English edition of the *World's Work* announced with enthusiastic interest the arrival in England of the coreless apple. It came from Colorado, where John F. Spencer, of Grand Junction, invented it, as the result of experiments suggested by the successful production of the seedless orange. It is described as a large yellow apple with bright-red cheeks. Wasting no valuable inside space on carpels or seeds, it offers to the world twenty-five per cent. more of "usable fleshy pericarp" than the ordinary apple. That means that the whole of it is good to eat. The incidents of its growth are very interesting. The coreless apple tree produces no petalled blossoms, but merely clusters of green leaves which constitute a sort of disorganized bud. The tree produces stamens and a little pollen, but having no petals, and being a late variety, it is practically proof against spring frosts. These qualities commend it to gardeners who suffer vast losses every year from early frosts. The permanency of the seedlessness of this apple is said to be beyond question, as we can readily believe from what we know about the seedless orange. As a result of his experiments, Mr. Spencer got five trees which have this talent for bearing seedless fruit. From these trees, at present advices, he has made 10,000 cuttings which are being trained in the way they should go. The first coreless apples to reach England were sold at auction at a price spoken of and indicating a rate of three thousand shillings ($750) a bushel, or $75 a piece. One of them was sent to the King.

An illustrious observer of nature and human life has pointed out that there are tongues in trees, books in the running brooks, sermons in stones, and good in everything. The tongue in the seedless apple tree speaks counsel that is especially timely. Surely contemplation of this pomological marvel, compassed by persevering human wit, may reasonably warrant the expectation that an exploit accomplished in gardening may in due time be repeated in finance, and that human ingenuity, stirred to put forth its skill, will presently produce a life insurance company without a surplus. The

analogy between our common apple tree and our common life insurance company seems curiously exact. Both have their lovely blossoms, subject to frost. To suppress them would be a loss to beauty, but the gain in riddance of moths and destructive boring grubs would amply offset that. Seeds in the apple tree's fruit and large surpluses in insurance companies' vaults have both been considered necessary incidents to healthy reproductive life. But if apples can get along without seeds or fragrant blooms, and be all the better worth the buyer's money, who can be sure that the insurance companies, taught to live and thrive without their surpluses, may not, at some loss of alluring charm, contrive such economies in the matter of odor and display, as shall not only make them safer against mischance, but shall enable them to yield to their policy-holders considerably more of the "usable fleshy pericarp" which is the one thing that policy-holders want.

We also refer you to items in the following publications, which, for lack of space, we omit:

San Francisco (Cal.) Examiner	April	24,	1904
Troy (N. Y.) Standard	Sept.	27,	"
Batavia Co. (N. Y.) News	"	28,	"
Wayne Co (N. Y.) Alliance	"	28,	"
Elizabethtown, (N. Y.) Post	"	29,	"
Buffalo (N. Y.) News	"	29,	"
Homer (N. Y.) Republican	"	29,	"
Interlaken (N. Y.) Review	"	30,	"
Edmeston (N. Y.) Local	Oct.	1,	"
Delaware (N. Y.) Express	"	1,	"
Troy (N. Y.) Frier Presse	"	1,	"
Cortland (N. Y.) Standard	"	3,	"
Denver (Col.) Post	"	3,	"
Amherst (N. Y.) Bee	"	6,	"
Cattaraugus (N. Y.) Star	"	6,	"
Medina (N. Y.) Tribune	"	6,	"
Randolph (N. Y.) Enterprise	"	6,	"
Cobleskill (N. Y.) Index	"	6,	"
Cattaraugus (N. Y.) Times	"	6,	"
New York (N. Y.) Packer	"	8,	"
Herkimer (N. Y.) Citizen	"	11,	"
Ilion (N. Y.) Citizen	"	14,	"
Denver (Col.) Times	"	31,	"
Jamestown (N. Y.) Country World	"	31,	"
Wyoming Co. (N. Y.) Herald	Sept.	30,	"
Salt Lake (Utah) Telegram	Jan.	7,	1905
Salt Lake (Utah) Tribune	"	8,	"
Salt Lake (Utah) Herald	"	10,	"
Grand Junction (Col.) News	Feb.	21,	"
Buffalo (N. Y.) Times	"	25,	"
The Literary Digest, (N. Y.)	"	25,	"
The Colorado Fruit Grower, Denver, (Col.)	Dec.	1,	"
The American Agriculturist, (N. Y.)	Feb.		1906

(And many others.)

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505 AMERICAN BLDG

New York, 25 Broad St.,
~~Baltimore, Md.~~ July 30,1906

Mr. H. K. Corrick,

Kensington, Montgomery Co.,Md.

Dear Sir:-

Your letter to Mr. George Blummer, has been referred to us for reply.

We expect to have a supply of trees ready for delivery in October. The price to growers will be $2.00 per tree if sold direct.

We enclose you catalogue descriptive of the fruit.

We will be glad to receive your order and endeavor to fill it promptly.

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By D W Shaffer

Asst-Manager

Encl.